The Fraternal Age

and THE FRATERNAL FIELD

July
1956

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557,529

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A Fraternal Life Insurance Society

The membership of Royal Neighbors of America is more than seven times the 1950 population of Topeka, the Capital of the State of Kansas.

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It contains
No Deductibles
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The Woodmen plan provides valuable protection no person should be without. Authorities estimate that it costs $5,000 to arrest the average pulmonary tuberculosis case.

Remember, hospital treatment for pulmonary tuberculosis is given *free* to all afflicted Woodmen who have been members a year or more. It's just another way in which the Society takes care of its own.

And it's just another reason why *it is better than ever to be affiliated with the Woodmen of the World.*

For further information write to Medical Department

FRATERNITY • PROTECTION • SERVICE • SINCE 1890

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When making any investment the first factor to be taken into consideration is SAFETY. That factor with the

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Is Not a Problem with

$132.33 of Assets for Every $100.00 of Liabilities

You'll find our strength satisfies the most discriminating prospect or policyholder.

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If you are interested in making Life Insurance selling your career,

If you want to become a Life Insurance Counsellor instead of a peddler of $1000 policies,

If you want to make more money; then write to

EQUITABLE RESERVE ASSOCIATION

Life Insurance for Men, Women and Children

NEENAH, WISCONSIN

(Good territory open for men or women in Illinois, Michigan, Minnesota and Wisconsin.)

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1883 1956

Seventy-Three Years of Successful Service to Catholic Homes

Fraternal Life Insurance Protection for the Entire Family From Birth to Age Sixty

Branches in 28 States and All the Provinces of Canada

Openings for District Organizers and Full-Time Field Representatives

Total Admitted Assets	$ 61,630,829.85
Combined Insurance in Force	$201,029,017.00
Combined Membership	178,317

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Complete portfolio popular policies:
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- Health and Accident
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Generous commissions and bonus

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Legal Reserve Life Insurance for Entire Family.

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Modern Plans and Certificates to meet every need of its members, Whole Life, 20-Payment Life, 20-Year Endowment, Endowment Age 60. Double Indemnity for accidental death. Juvenile Department offers fine insurance coverage to age 18.

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The Fraternal Age

and THE FRATERNAL FIELD

MONTHLY NATIONAL JOURNAL OF THE FRATERNAL BENEFIT SYSTEM OF LIFE INSURANCE SOCIETIES

Death Calls LeRoy G. Stohlman, A. A. L. President

LeROY G. STOHLMAN, 50, President of the Aid Association for Lutherans, died at his home in Appleton, Wis., on Tuesday, July 3rd.

He passed away quietly at 6:14 p.m., just prior to the evening meal, after spending a full day at the office. Death was caused by a cerebral hemorrhage. He had recovered from a serious stroke suffered in March, 1955.

Mr. Stohlman was elected to the Board of Directors of the Aid Association for Lutherans on December 16, 1937. He was elected A.A.L. National Secretary on December 16, 1940, and left a successful law practice in Lincoln, Nebr., to assume this position in January, 1941. On September 4, 1952, he was named A.A.L. President, taking office in January, 1953.

Under his leadership the Association increased its insurance in force from $669,615,607 to $1,031,825,062. Last May 10th the Aid Association for Lutherans became the 41st U.S. life insurance firm to achieve a billion dollars of ordinary insurance in force.

The A.A.L. was the first legal reserve fraternal insurance society to reach this milestone.

Mr. Stohlman was President of the Presidents' Section of the National Fraternal Congress of America. He was a former President of the Appleton Chamber of Commerce. He was an organizer and former President of Faith Lutheran Church in Appleton.

Born in Louisville, Nebr., on October 13, 1905, Mr. Stohlman was educated in the public schools at Louisville and Lincoln, Nebr. He received the Bachelor of Arts degree in 1929 and the Bachelor of Laws degree in 1930 from the University of Nebraska. He was a member of Delta Theta Phi and Beta Sigma Psi fraternities.

He practiced law in Lincoln, Nebr., from 1930 through 1940. He was a member of the Nebraska and Lancaster County Bar Associations.

He is survived by his wife, Alberta, one daughter, Shirley Lee, and two sons, LeRoy George II and Albert Andrew. Funeral services were conducted at Faith Lutheran Church on July 6th.

Otto H. Rentner Elected

News is received as this journal goes to press that Vice-President and General Counsel Otto H. Rentner has been elected to the Presidency. A review of Mr. Rentner's career will be published in the next issue.

LeROY G. STOHLMAN

Six State Manager Appointments

SIX STATE MANAGER appointments have been announced by President Howard M. Lundgren as the Woodmen of the World divided Alabama and Georgia into three territories each.

The territorial changes, made July 1st, were in keeping with the Society's efforts to provide more personalized service to members and potential members.

The new appointments:

H. C. Fabian, former State Manager of Georgia, now State Manager of North Georgia. Mr. Fabian, who will headquarter in Atlanta, has been with Woodmen since 1925 and was named Assistant State Manager of Georgia in 1931. He was appointed State Manager in 1934.

M. P. Laster, former Assistant State Manager of Georgia, now State Manager of Middle Georgia. Mr. Laster, who will headquarter in Macon, joined the Woodmen field force in 1936 as a part-time worker while principal and coach in the Pendleton County High Schools in Kentucky. He became a Woodmen district manager in 1945 and the following year was named Assistant State Manager.

R. E. Cullom, former district manager, now State Manager of South Georgia. Mr. Cullom, who will headquarter in Albany, has been one of Woodmen's top district managers since 1947.

M. E. Kilpatrick, former State Manager of Alabama, now State Manager of Central Alabama. Mr. Kilpatrick, who will headquarter in Birmingham, began his Woodmen career in 1927. Since then he has held positions as a district manager, Indiana State Manager, and Assistant State Manager and State Manager of Alabama, the latter position since 1952.

H. N. Ligon, former Assistant State Manager of Alabama, now State Manager of North Alabama. Mr. Ligon, who will headquarter in Florence, has been a Woodmen field worker since 1947. He became Assistant State Manager of Alabama January 1st.

Evan C. Evans, former State Manager of Michigan and Indiana, now State Manager of South Alabama. Mr. Evans establishes his Alabama address at Greenville, became a member of the Woodmen organization in 1928. He was State Manager of Kentucky from 1933 to 1949, when he was named Regional Supervisor.

H. C. Fabian

M. P. Laster

R. E. Cullom

M. E. Kilpatrick

H. N. Ligon

Evan C. Evans

Midwest Sales Conference

The Maccabees will hold a Midwest Sales Conference at the Grand Hotel on Mackinac Island, Mich., August 6-8, 1956. Top Maccabees producers from the States of Michigan, Arkansas, Illinois, Iowa, Ohio, West Virginia and Wisconsin and the Provinces of Ontario and Quebec will attend the three-day conference.

The conference marks the end of the Sales Express Campaign for new business. The sales personnel in attendance have won expense-paid trips for their production.

Other regional conferences have been held during the summer at vacation spots throughout the country for the sales personnel in those jurisdictions.

The Mackinac Conference will begin on Monday morning, August 6th. L. F. Ayer, Great Commander of Michigan, representing the host state, will give the address of welcome. The response will be given by Walter Macklin, Provincial Manager of Qubec and a member of The Maccabees Board of Trustees.

The sales meeting on Tuesday will have as its speaker Hal L. Nutt, C.L.U., Director of the Life Insurance Marketing Institute of Purdue University. He will talk on, "The Stuff That Interviews Are Made Of."

The program for the Wednesday meeting will consist of the presentation of awards to the outstanding producers. These awards will be made by John C. Lehr, President of The Maccabees, Field Director Robert O. Shepler and Actuary Robert E. Morris.

The three-day session will close on Wednesday evening with a Victory Banquet. The speaker will be Dr. Charles E. Irvin, of the Michigan State University, who will talk on, "The S.O.S. of Selling."

Mid American Jubilee

IN SEPTEMBER of this year St. Louis, Missouri is sponsoring "Mid American Jubilee" on the Riverfront. This is to be a tremendous Exposition, says a General Bulletin of the National Fraternal Congress addressed to all member societies.

September 8th has been designated "Fraternal Day" at the Exposition and one hour and a half has been assigned to the Fraternal System at which time they may display pageantry, drill teams in uniform, choral groups, dancers in costume, etc.

The Missouri Fraternal Congress has endorsed participation. If you or your local units wish to take a part in this "Fraternal Day" celebration, please contact Mr. Fred W. Emig, 4144 Lindell Boulevard, St. Louis 8, Missouri; Telephone: OLive 2-2000.

Three Ten Million Months

IN MAY, for the third consecutive month the field force of the Independent Order of Foresters produced over $10,000,000 in applications.

Knights of Columbus

membership exceeds

one million

insurance in force reaches

$595,306,908

As Knights of Columbus opens

Increase in Insurance in force, July 1, 1955—June 30, 1956, $77,862,811

75th ANNIVERSARY YEAR

Supreme Office Announces New Milestones

Membership July 1, 1956	**1,009,395**
Insurance members	355,941
Associate members	653,454
Assets (January 1, 1956)	$109,581,567
Benefits paid to June 1, 1956	$117,383,091

Joseph F. Lamb
Supreme Secretary

Luke E. Hart
Supreme Knight

71 Meadow Street
New Haven, Conn.

Proclaimed Across Nation

By Elmo Smith, Governor of Oregon

From left: HARVEY HAMANN, First Vice-President of Oregon Fraternal Congress; MYRTLE ANDERSON, President; GOVERNOR ELMO SMITH, and ROY PETERS, Third Vice-President. Officers of the Congress presented the Governor a United States Flag for his personal use in observance of Flag Day.

By LeRoy Collins, Governor of Florida

From left: GEORGE OWEN, Assistant Attorney General; GOVERNOR COLLINS; H. B. JACKSON, W.O.W. Past Head Consul of Florida, and R. E. VANCE, W.O.W. Manager of North Florida

By Raymond R. Tucker, Mayor of St. Louis, Missouri

Seated: MAYOR TUCKER; standing, from left: MRS. BERTA RENFRO, President of Missouri Fraternal Congress; FRED W. EMIG, Past State President, and MRS. NINA GROVES, President of the St. Louis Chapter.

By Christian A. Herter, Governor of Massachusetts

Seated: GOVERNOR HERTER; standing, from left: ARTHUR P. SCHUMANN, of the Workmen's Benefit Fund, Chairman of the Committee on Public Relations of the New England Fraternal Congress; G. MYRON SAVAGE, of the New England Order of Protection, Congress Secretary-Treasurer, and ANIBAL S. BRANCO, of the Portuguese Continental Union, member of the Committee on Public Relations.

By Goodwin J. Knight, Governor of California

Seated: GOVERNOR KNIGHT; standing, from left: CHARLES E. KELLY, Treasurer of California State Fraternal Congress; ROBERT J. FROST, Secretary of Northern Branch of the Congress, and MALVERN A. WRIGHT, President of the Northern Branch.

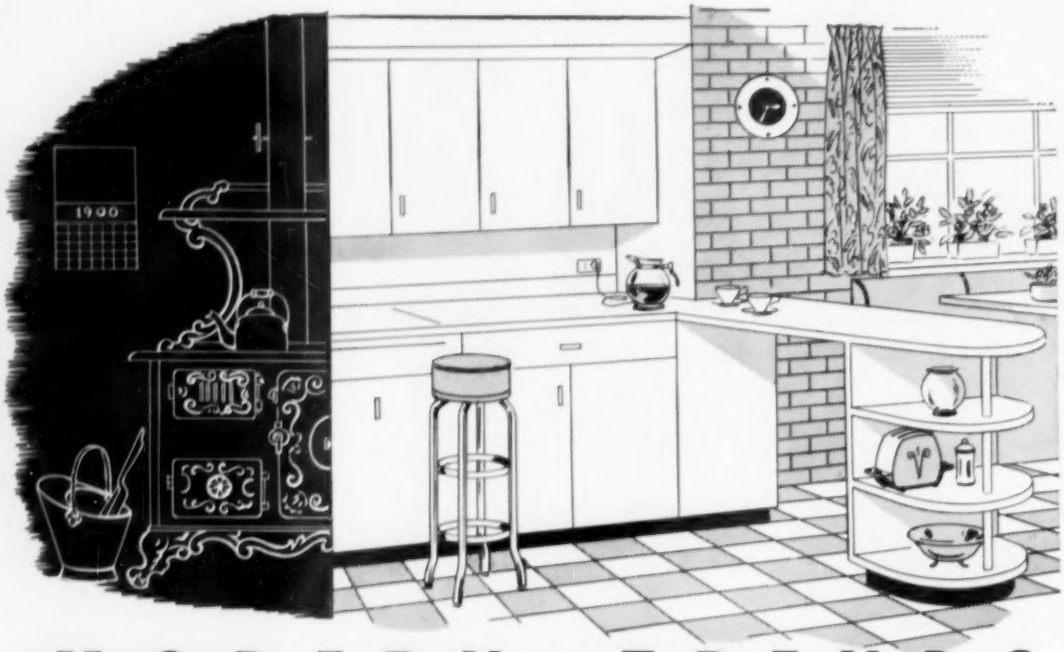
Merit Award for Annual Report

PUBLIC RELATIONS Director D. A. Talucci announces that The Maccabees has won, for the fourth consecutive year, a Merit Award for its annual report. This was awarded to the Society for its 1955 annual report by the Financial World in the 5,000 annual reports it surveyed for the competition.

The Annual Report Survey conducted each year by the Financial World was originated to encourage corporations to make their reports attractive, interesting and understandable. They are judged from the standpoint of content, typography and format. Special emphasis is placed upon well-balanced reports to more effectively serve the two broad classes of readership. The report must serve a dual purpose. It must appeal to general readers and to the professional class of readers.

To attain the first objective, the 1955 Annual Report was developed along a theme to bring the story of The Maccabees to its readers in an understandable manner. This was effected by taking a typical young married couple, who are Maccabees certificate holders, on a tour of the office. They are guided on this tour by John C. Lehr, President of The Maccabees, who guides them through the pages of the annual report. The tour unfolds the story of The Maccabees . . . its beginning, progress, and events of 1955 . . . both pictorially and editorially.

The Maccabees celebrates is 78th anniversary on August 7th.



MODERN TRENDS

The I.O.F. trend is to use the newest and most progressive methods possible in conducting business. The speed and efficiency of our service to members is as marked as the efficiency of the modern kitchen for the housewife. The result has been tremendous growth and progress.

As little as 10 years ago, the Order had only 120,015 members and total assets of $47,146,254. In July 1956, the Order has an estimated 275,000 members and total assets estimated at $62,000,000.

THE INDEPENDENT ORDER OF FORESTERS

HEAD OFFICE • TORONTO

LOUIS E. PROBST
Supreme Chief Ranger

J. C. ELDER
Supreme Secretary

C. D. McCREARY
Supreme Treasurer

RUMINATIONS OF THE EDITOR

HOSPITALIZATION has become a big factor in American life. It is the result of a movement that has spread among the people because the public desired it.

As I am going to discuss it, hospitalization and medical care include the features that ease the lot of people who find themselves needing that kind of service. A man on the job or at his business is knocked out by accident or disease. A girl in an office or a housewife may find herself in the same fix. There is the matter of getting cured, and just as serious is the loss of income while incapacitated.

The situation is entirely different from what it was 20 years ago. The big companies specializing in sickness and accident coverage, many of the life insurance companies and some of the fraternal societies are writing various forms of coverage. These carriers do their best business on contracts that provide for long hospitalization, accidental injuries, loss of income and death.

I saw some figures recently issued by the casualty and surety companies in which this movement was emphasized as a voluntary desire of the public; no government compulsion nor subsidies are required. I learned that more people are covered by hospitalization insurance and its accompanying features than those who are covered by Social Security. Over half of the American people are so insured.

Figures from Canada tell the same story. At the end of last year, 6.5 million Canadians were covered by private health-insurance policies in the "hospital expense" category. The number had increased by 500,000 in the previous year alone. (That is over half the population of the Dominion.) Also, 5.6 million Canadians were privately insured for surgical expense, 600,000 more than in the immediately-preceding year. And in the realm of medical expenses, 4.2 million were privately insured, an increase of more than 200,000 in one year.

Yet some of the politicians are backing a movement to have the Dominion Government go into the national health insurance business.

A YEAR AGO in this column I gave my observations and impressions about the one and only time I was ever a patient in a hospital.

Just recently I had to go again for a skin-grafting operation to complete the healing of third-degree burns received in an accident over a year ago. My experience is incidental to some of the things observed and learned.

I can remember when the hospitals were in bad shape financially. "Tag days" were staged to help them out. Finally the Community Chest, which was an outgrowth of the War Chest of World War I, was launched, and the hospitals were placed on the list for substantial aid. Still they could not make ends meet, and a person hospitalized faced big expense.

Finally the Rochester Hospital Service was organized and people working in industrial establishments, offices and stores were admitted in groups, and the premiums were given voluntarily from their pay envelopes. Then came Genesee Valley Medical Care, which pays surgeons' fees. Family groups were admitted to both classes.

Now it is estimated that four-fifths of the population of the five-county area of which Rochester is the center are covered. In other words, everybody has it. It does not cover long-term hospitalization and loss of income, but the private insurance companies are taking care of that in a big way.

MY HOSPITAL this time had a practically new building. About five years ago its two 70-year-old buildings, which were memorial gifts, were remodeled and a modern hospital was built.

I had an opportunity to compare hospitals, and had the impression that the hospitals today are prospering. Except for emergencies, there is a waiting list of three weeks, and the hospitals receive their cash immediately from the funds, as do the surgeons.

Most of the hospitals today are for surgery. Due to the new wonder drugs, most of the patients are treated at home or in doctors' offices for such things as pneumonia or typhoid. The average patient in a hospital is there less than three weeks and he is promptly discharged to make room for another.

My observation a year ago was that the hospital was noisy and uncomfortable. This year I was impressed by the commodious lobby on the ground floor and the quiet efficiency of the admitting offices.

Up to the fourth floor with its wide corridors, the problem of noise was solved by acoustical ceilings and pliant tile floors. The same was true of the patients' rooms. Each had a toilet room containing all facilities except a tub; no longer do nurses carry pans through the halls. The inter-communication system permits calls to be made from any place in the room, and if you are called you answer from wherever you may be.

I was amazed by one detail. You readers who have been hospitalized may remember how the nurse would turn a crank to raise or lower the bed. Now she touches a switch and an electric motor in the bed raises or lowers it.

Then the paging of doctors! Instead of a blaring loud speaker in each hall, the physicians are called from the central office in a conversational voice. The acoustics take care of that.

IN ADDITION to the facilities, the spirit of service in a modern hospital! There is no reason for any patient to get angry, for there is nothing to get mad about. Kindly, considerate, helpful, the nurses, orderlies and aides are there to make the patients contented.

The modern hospital is staffed by people who love their work. How efficient the management must be to recruit and train the help! I suppose aptitude tests have something to do with it, as well as the maintaining of enthusiasm.

This revolution in hospitalization is based on two classes of fortunate people who contribute regularly to keep their membership in force. You are fortunate if you need hospitalization and surgery, for the bill is paid in advance. You are fortunate if you are a member and never need the service. It is fraternalism and mutuality on a high plane.

My bill for hospitalization was $247, and that did not include the distinguished surgeon's bill. My cash outlay for both was $39.

BUT NOT ALL ARE FORTUNATE, because there are exceptional cases of bad luck. However, after thinking over the story I am about to tell, I believe that in the case of this man's bad luck he has been fortunate at the hands of organized society. To respect his identity let us call him Charles.

There is plenty of time for visiting among the patients in a hospital—if they are well enough. The fourth floor had two lounge rooms, with easy chairs and a supply of reading matter, and these were used by many. There is quickly established fraternalism among patients. They come in as strangers and are in the same boat, so they visit as fraternalists. That is how I learned Charley's life story.

He was in for a minor surgical operation, but he had had operations several times in his life. All of the members of his family had been in hospitals at various times and all are alive today.

Years ago, when the children were babies, they all had an attack of whooping cough. Giving constant care 24 hours a day, the mother cracked up. Physicians advised that she go to the splendidly-conducted New York State Hospital on South Avenue. The children were taken in by relatives and raised, for the mother was in the hospital for 10 years. Charles went to the Y.M.C.A. to live.

More than medical care is needed in hospital cases. The chaplain at the hospital gave special attention to that mother and she was discharged as cured. I met her. She is a charming, gracious woman, devoted to her husband and her children in their later teenages. On the Fourth of July she spent the morning in the rose garden, cultivating and trimming, and she brought me a bunch of roses and a charming smile. That is a happy family today, owning their home and getting the children started in life.

The various funds to which Charles belonged did most of the financing, although it is to be noted that when one goes to a mental hospital the doors to return are left open.

WE TALKED AND TALKED, and Charles went back through his life to relate other incidents in his career along medical lines.

He told about having a rash on his arms. All kinds of treatments failed. Driving through Columbus, Ohio, he stopped at a doctor's office and got a prescription. The medicine cost a dollar. In 24 hours his rash was cured.

He went back. When a young man he lived in the coal mining section of West Virginia. He described some of the terrible injuries received by the miners while down far in the earth. There was no workmen's compensation. There were a couple of doctors in the neighborhood who ran a hospital. He told about one miner who had all the flesh shredded off a leg by getting caught between a coal car and the mine wall. He was hospitalized for 18 months.

I asked, "Who financed it?"

He replied, "The doctors. They made money on paying patients. They gave service to this poor devil for nothing."

Then I said, "Well, John L. Lewis' Welfare Fund is a Godsend to the coal miners. He is building modern hospitals in the bituminous areas."

He replied, "I'll say. As it use to be, the coal miners and their families lived like pigs, they were paid in scrip, had to buy their supplies at company stores, and they never had anything left over."

"Not even for hospitalization and medical care?"

"No!"

CHARLES is not a moralist. He relates facts and is grateful that God has been good to him.

He and his family are religious people.

OH YES, BEFORE I FINISH! Last year when I was in a hospital it seemed that most of the patients brought in their own radio receiving sets, or their relatives brought them in. Of all the noise and hubbub, it was the worst out of Bedlam!

Each was turned up to the loudest receiving possible. The sports commentators shouted their stuff. The hotcha singers brayed their worst. The jokesters revived their old gags, each contributing to the din.

If modern hospitals are to be commended, this is one for a plaque: You can get seven radio stations out of the wall in the Genesee Hospital, one at a time, taking your choice, but your program cannot be heard in the adjoining room. If you are hard of hearing, you can hold the receiving pad against your ear.

New hospitals are being built all over America. In our town next week a new one will be opened at a cost of $5 million to serve the northeastern section. And the State of New York is at work on a new mental hospital costing $11 million and 17 stories high on the route I take to town.

THE PEOPLE of the United States and Canada are getting the best hospitalization and surgical care ever received by any people in the history of the world. That includes royalty, nobility and the immensely wealthy.

They are receiving it on a self-respecting basis. They are paying for it. It is a movement that has swept the countries in the past 20 years. It involves the highest grade of research work, the devotion of the medical profession starting their work in the operating rooms at seven in the morning, sober and cleareyed, and the nursing profession with intelligent and motherly care.

And the peace of God, which passeth all understanding.

L.B. Summer Scholarships

FIVE Lutheran pastors and five student counselors have been awarded Lutheran Brotherhood scholarships for study at summer sessions of six educational institutions. The awards were made upon the recommendation of Dr. Donald Heiges, of Chicago, Executive Secretary of the National Lutheran Council's division of college and university work. Announcement of the grants was made by Carl F. Granrud, of Minneapolis, President of Lutheran Brotherhood, fraternal life insurance society.

A New Record Established

IN MAY the field force of the Aid Association for Lutherans produced $14,003,167 of new paid-for business, which establishes a new record for a month's production.

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TWO DOLLARS A YEAR

TWENTY CENTS A COPY

Except for the National Fraternal Congress edition which is THIRTY CENTS A COPY

WALTER BASYE

Editor and Publisher

Ambitious Recruiting Venture

THE INFORMATION that follows aroused our interest and we think it may be of interest to the readers, especially those who have the responsibility of recruiting field workers. How other people do things is always a subject to be studied. And we ought to study the ways of those who are going ahead.

The Yale Daily News, the oldest college daily in America, is sponsoring the venture and, as Editor-in-Chief Roger T. Donald says, "we sincerely believe (it) might prove of great interest to you and your readers."

The Yale Daily News will publish this fall a unique educational-vocational magazine entitled "Insurance World 1956," says the request. Last year was printed a similar one-time industry symposium in "Wall Street 1955," a survey of financial career opportunities that was highly acclaimed.

Last year "Wall Street 1955" was distributed to 10,000 students at Harvard, Yale and Princeton, and a poll taken among Wall Street firms this winter indicated that it had had a strong effect in influencing students to come into the investment field.

At this time of the year we read about the scouts who have been representing industrial, science and chemical concerns, offering jobs on college campuses to students about to graduate. The insurance industry feels that it has lost out in making attractive the careers in insurance.

Therefore the Yale Daily News offers "Insurance World 1956" which will be circulated free by mail (directly by the printers) to every dormitory and fraternity room at all the colleges and universities listed (89 listed). In the case of smaller colleges it will be distributed by representatives under placement office supervision. A minimum of 75,000 copies for each section will be distributed in the Eastern and Western areas. Moreover, numbers of copies will be sent to army camps, college placement officers and college libraries. Also, insurance companies may subscribe for copies of the book for use of their recruiting agents. It is estimated that 375,000 undergraduates will be reached. The table of contents starts off a distinguished list of authors with Marion B. Folsom, Holgar S. Johnson, Frederick W. Ecker and Solomon S. Huebner, discussing "Man's Search for Security."

Fraternal insurance is not included, and the reason we publish this information is because it indicates that commercial insurance (like the fraternal societies) needs major recruiting. We think the fraternal system is not prepared for such ambitious recruiting, but it is getting away from the competition level with industrial insurance. The better educated and enlightened men and women recruited raises the level of fraternal field work. In this connection it is interesting that when Sidney H. Pipe was President of the National Fraternal Congress over a quarter of a century ago he arranged for the N.F.C.A. to subscribe for copies of The Fraternal Age to be sent to insurance instructors and deans of business administration in colleges and universities throughout America. Later the list was given also to The Fraternal Monitor. Throughout the years the editor of this journal has noted that these insurance teachers take great interest in fraternal insurance, writing in to ask questions and to be sure they continue to receive The Fraternal Age when their addresses are changed. Probably Sidney Pipe's idea will bear fruit, if it has not yet produced results.

Fraternal Statistics

THE 1956 EDITION of Statistics Fraternal Societies, which is the 62nd year of its publication, has come from the press. This verifies what we have said many times about the fraternal system. It is enduring. Its demise has been predicted a number of times, but it jogs along, undoubtedly meeting the need of 10 million people. It was here three-quarters of a century ago and it is still here, having passed through wars, depressions and internal reform. The book includes information about practically all fraternal benefit societies, as well as interesting statistical tables.

The section devoted to the exhibits of the individual societies is a good directory, for it lists the chief officers of each, the date it commenced business, rates on some of the certificates issued, benefits paid, insurance in force, number of certificates in force and lodges, as well as assets and liabilities.

The tabulations which lead to totals for the group include assets and liabilities, certificates and insurance written in 1955, insurance in force and reserves, certificates in force, as well as other statistical information. The book states that the fraternal insurance in force on January 1, 1956, was $10,506,876,668, and that includes approximately $1,893,000,000 of accidental death insurance. Total membership was 10,610,374, which item includes 923,544 social or associate members. Included in the above are 2,050,641 junior certificates in force, a gain of 78,914 in 1955, which is the brightest success feature of the fraternal system.

There is much more information in Statistics Fraternal Societies, and the fact is important that it is the only book of fraternal statistics published. When we consider that fraternal field representatives went forth in 1955 and wrote $1,311,878,727 of new insurance, this book is important. The book contains 240 pages and is published by The Fraternal Monitor, 537 Powers Bldg., Rochester 14, N. Y.; manila cover, $2.00; red flexible binding, $2.25.

The Fraternal Monitor also publishes the annual Consolidated Chart which is a compilation of statistics in re 174 fraternal societies, 198 life companies and 12 life associations. Manila cover, $1.75; red flexible binding, $2.00.

The Cleveland Convention

BY THIS TIME probably all who are intending to attend the 1956 convention of the National Fraternal Congress of America at Cleveland have received confirmation of their reservations from Hotel Statler. Delegates have been selected by the affiliated societies and the programs are on the way to meet an August 1st deadline in Secretary Foster F. Farrell's office.

Since the meeting is earlier this year we will publish the programs in the August issue instead of the September edition. The N.F.C.A. convention edition of The Fraternal Age will, therefore, be the September issue instead of the October printing as in former years for 10 years back.

Cleveland has had this convention in former years. The visitors were well treated and complaints were few, except in 1915 when the temperature was over 100 degrees day after day. All we can do about the weather is to take it, as the convention did in 1940 at Baltimore when the delegates were shivering from the cold weather.

Cleveland usually has mild, agreeable weather, and the hotel has air conditioning.

Variable Annuities

NOT TO ENTER AN ARGUMENT which is current in commercial life insurance circles, but to report on the present situation, we give some recent news on variable annuities, the endowment plan which is geared to expanding economy and inflation —or deflation. The chief proponent is Carroll M. Shanks, President of the Prudential Insurance Co., of New Jersey, who argues that the purchaser of a guaranteed annuity in 1932 today receives only half face value in purchasing power. On the other hand, if he had purchased a variable annuity he would now receive 245% of the initial amount. The plan is based on investment in common stocks of the blue chip class, and other advocates say that during the past 20 years, while life insurance investments brought an average annual yield of 3.31%, the yield and appreciation on common stocks averaged 10.58% annually. Bitter opponent of the plan is Frederic W. Ecker, President of the Metropolitan Life.

The laws of New Jersey, New York and several other states permit life insurance companies to invest in common stocks under restrictive rules. The laws would have to be amended to permit extension to variable endowment annuities. In at least one legislature this year bills were introduced to prohibit tie-in life insurance with speculative investments but were withdrawn.

There was a good article on the subject in the July 2nd issue of Time, The Weekly Newsmagazine. Also recently, Harry C. France, the distinguished investment counselor, wrote in his weekly syndicated column: "If I were 35 years of age and faced with the kind of inflationary world we have I would put half of my insurance premium money in life and endowment contracts and the rest in variable annuities.

"These contracts are in tune with the present economic world," he continues. "Prices, costs, wages and taxes are going to stay on a high plateau for a long time. Then, too, these annuities enable their owners to participate in two gigantic forces that cause equity values to grow; steady increase in population and constant improvement in standards of living."

This journal is not a proponent of the plan, but we can remember when a man was worth a dollar a day, but a man and a team of horses was worth $2.50, working 10 hours a day for six days a week. Look at our five-day week today, and a man is worth more than a team of horses.

Fraternal Week 1956

NO COMPULSION was apparent in Fraternal Week participation the week of June 11th to 16th. No government spies checked up on citizens to see if they attended and on the speakers to make sure they followed the party line. No thought police were on hand to determine what the participants were thinking. Fraternalists busied themselves in making arrangements and they attended the various meetings and conferences because they were inclined to do so. In this Free America the citizens can engage in such activities.

Starting with the Proclamation of President George H. Crowns, speaking for the Executive Committee of the National Fraternal Congress of America, and promoted by the Committee on Public Relations, an opportunity was offered. In some communities there was much activity, fraternalists of a number of societies getting together in neighborly spirit. Many of the meetings were held on Flag Day, June 14th, emphasizing that fraternal societies and their members pledge allegiance to the Flag. As is the custom, ceremonies were held at the Flag Day shrine in Wisconsin where the day was first observed and the shrine under the administration of fraternalists.

Proclamations of governors and mayors received some attention. Politicians are pleased to endorse a movement which exists for the benefit of all citizens and which does not have an axe to grind.

It is interesting that the week was purely for the observance of fraternalism. That was good sense. It aided in getting publicity. If the effort had been for the promotion of insurance, the newspaper editors would be inclined to refer the promoters to their advertising departments where rates for space would be quoted.

It was a spontaneous effort of free people.

Arthur J. Donovan Dies; Succeeded by Miles J. Seyk

ARTHUR J. DONOVAN

SUCCEEDING Arthur J. Donovan, General Counsel of the Royal League who died on May 24th, Miles J. Seyk has been appointed. Both were trained under the influence of George W. Miller, long distinguished in the fraternal system. The Society, commenting in its official publication, reviews in an interesting manner the lives of all three. The following was included:

Arthur J. Donovan

Arthur J. Donovan, General Counsel of the Royal League, a fraternalist of the old school and a staunch Royal Leaguer since 1904, has passed on. He had been General Counsel of the Royal League since 1932. Masonic activity also interested him and one of his major contributions to this fraternity was as a member of the committee in charge of the erection of the Logan Square Masonic Temple in Chicago, where he was Past Master.

His reputation among the legal profession as a brief attorney was outstanding. During recent years he wrote and supervised the writing of briefs for the Chicago Transit Authority.

As General Counsel he automatically became the Chairman of the Committee on Laws and Examiner of Claims of the Supreme Council. Brother Donovan's position as Chairman of the Committee on Laws made it necessary for him to take a prominent part in all Supreme Council sessions held during the past twenty-four years. He was respected for his impartial and thorough preparation and presentation of all resolutions dealing with changes in the Laws of the Society. The home office employees can vouch for his kindness and cheery manner in their daily contact with him.

He was born October 10, 1880, at Clifton, (near Gilman) in south-central Illinois. We learn that the farm on which he was born had been in the family since before the Civil War. He joined Bankers Council in 1904 at the age of 24, and served as Archon. He was affiliated with Charles E. Piper Council in the latter years of his membership.

In order to qualify for admission to the bar he attended law school evenings while employed as an office boy for George W. Miller's law firm. Mr. Miller, at that time, was General Counsel for the Royal League and other fraternal orders. He became a member of Miller's legal staff after admission to the Bar and while so employed gained a wide knowledge of life insurance law and the operation of fraternal orders. With such background he was well qualified to assume the duties of General Counsel.

During his administration of this office, members and their beneficiaries were given every consideration and as a result the Royal League has not been involved in litigation.

Brother Donovan's wife and two sons preceded him in death. Survivors are: Mrs. Ruth Donovan, daughter-in-law and her two sons.

Masonic services were held on May 26th.

Miles J. Seyk

The influence of George W. Miller, the brilliant General Counsel of the Royal League for almost 30 years, carries on in the Royal League with the election of Miles J. Seyk as General Counsel, who fills the vacancy created by the recent death of Brother Arthur J. Donovan.

It was Miller who hired Arthur Donovan as an office boy and who later became a member of his legal staff. It was Miller who hired Miles Seyk as an office boy and it was "ex-office boy" Arthur Donovan who "coached" Brother Seyk while he was attending law school evenings. It is this specialized training that both Brother Donovan and Brother Seyk received in their early years with Brother Miller that enables them to carry their honored profession on to added glory.

MILES J. SEYK

Seyk was admitted to the Bar in December, 1936. During his early years as a lawyer, Brother Seyk assisted in preparing the case for the "fraternals" when they were being sued for taxes. An attempt was made in certain states to make the tax legislation retroactive. Had the attempt been successful the Societies involved would have gone bankrupt.

The Air Force, during World War II, took up several years of Seyk's time and on returning to civilian life he became associated with the nationally-known insurance law firm—Ekern, Meyers and Matthias—now Meyers & Matthias. He has recently been made a junior partner of the firm. So, like his predecessor was, Brother Seyk is also well-qualified to assume the duties of General Counsel.

He is 45 years of age. A charter member of Charles E. Piper Council and served as its first Archon. His application was sponsored by Brother Arthur J. Donovan and Supreme Archon Fred A. Johnson.

He has been an officer of the Supreme Council since 1935—first as a member of the Committee on Laws—and later as Supreme Guide and member of the Managing Committee. He was the youngest member to serve on an executive committee in recognition of his wealth of service in fraternal insurance work. One of Miles Seyk's contributions to the Royal League after his war service was the re-writing and condensing of our laws in the present form. The revised laws were adopted at the 1947 Session of the Supreme Council.

He is a second generation Royal Leaguer, as his father, John, a member of Lafayette Council, has been a member for 52 years. Miles was admitted as a member in 1933. His wife, Hellen, is a member of Charles E. Piper Council.

Our Society can be assured of a continuation of the prompt and proper service they are entitled to as he is a soft-spoken, analytical and deliberate gentleman, who will give Royal League members the benefit of his brilliant career as a legal counsel.

We add his name to the roster of distinguished fraternal leaders who have catered to the protection and general welfare of our members.

Presented to Nebraska Hospital

A CROUPETTE and compressor-suction pump was presented to the University of Nebraska Hospital June 29th by Omaha Seymour Camp, No. 16, of the Woodmen of the World.

Max B. Hurt, Woodmen Executive Vice-President, made the presentation on behalf of the camp to Duane Johnson, Administrator of the University of Nebraska Hospital.

The croupette is a transparent plastic tent mounted on a light-weight steel frame. It may be used separtely or with the pump. The equipment is specially designed for children who have difficulty in breathing, but can be used on adults, too.

"I'm very enthusiastic about this equipment because it has so many uses," University Hospital administrator Duane Johnson said. He told Mr. Hurt, "This is not the first time Seymour Camp has presented equipment to the hospital. The Woodmen is doing a marvelous job in the field of health."

Norbert Nelson is Consul Commander of Seymour Camp. Ray Odenbach is Chairman of the Camp's Service Committee.

From left: DR. G. E. GIBBS, head of the University Hospital Pediatrics Department; DUANE JOHNSON, Hospital Administrator; MAX B. HURT, Executive Vice-President Woodmen of the World (presenting check); RAY ODENBACH, Chairman of Seymour Camp, No. 16, Fraternal Relations Committee; HUGH E. HICKOX, Woodmen Co-ordinator, and NORBERT NELSON, Consul Commander.

N.E.O.P. Annual Meeting

THE 69th annual session of the Supreme Lodge New England Order of Protection was held in Parlors A, B, and C of Hotel Statler, Boston, on Saturday, May 12, 1956.

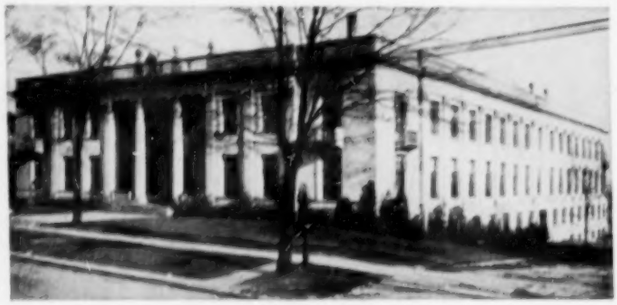
There were 149 voting members present and about 50 additional interested members of the order. The business of the day was ably conducted by Supreme Warden Josph H. McCrystal. It was a very harmonius meeting, there being no changes in by-laws adopted and most of the present officers re-elected for another term of one year. Re-elected were: Joseph H. McCrystal, Supreme Warden; Carl E. Anderson, Jr., Supreme Vice-Warden; G. Myron Savage, Supreme Secretary-Treasurer; and Burton S. Wright, Supreme Guide.

Fanny W. Graves, of Manchester, N. H., was elected Supreme Chaplain; Louise Gorman of Auburn, Maine, Supreme Guardian; and Mary A. Moran of Framingham, Mass., Supreme Sentinel.

The newly elected officers were installed by Past Supreme Warden Mary M. Doyle in her usual efficient and gracious manner.

On Friday evening, May 11th, about 500 people enjoyed the Annual Family Party in the Georgian Room of Hotel Statler, and excellent entertainment was enjoyed by members and friends and dancing to the music of Jack Kaiser's Orchestra continued until midnight.

THE WOMAN'S BENEFIT ASSOCIATION



Offers Matchless Plans of Protection with Each Expertly Formulated to Afford the Maximum of Security to Individuals in Every Age Group.

Since Organization this Fraternal Insurance Society has paid out in Benefits more than $98,000,000.

AGNES E. KOOB
Supreme President

DOROTHY H. NEEDHAM
Supreme Secretary

W.B.A. HEADQUARTERS, PORT HURON, MICH.

Founded October 1, 1892

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Junior Order United American Mechanics

A Patriotic All-American Fraternity founded in 1853 . . . Offering a real fraternal package of Americanism, fellowship and the best in modern legal reserve protection to the entire family . . . Insurance department established 1893.

Excellent territory available for full or part time representatives.

OTTO F. HAINES
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Service has been the keynote during Gleaner's sixty-one year history. Service is the continued aim of the Society with "Special Plans."

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DETROIT 2, MICHIGAN

***Triple Duty Plan**

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HOME OFFICE
DENVER, COLO.

GIANT OF THE WEST

We have excellent territory open in nine Western States.

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Full portfolio of attractive adult and junior legal reserve certificates.

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F.I.C. Raised My Sights; Here's How

By HOWARD E. PLEUSS

HOW WOULD YOU DOUBLE your production? By making twice as many calls? By asking for larger applications from prospects properly classified? Mr. Pleuss believes in the second way. He represents the Aid Association for Lutherans at Eau Claire, Wis., and this paper was given at a recent meeting of the Fraternal Insurance Counselors Association.

BEFORE I ENTERED the life insurance profession, I spent a considerable period of time in the Army. As any of you veterans can verify, one thing required in any branch of the military service is that you know how to shoot a rifle, or some other basic weapon. You learn very quickly that your range can be determined by the setting of the weapon's sights. I would like to draw a comparison here to the life underwriter. First of all, he cannot hit a target he is not shooting at, and, secondly, if he wants to hit a worthwhile target, he must have his sights elevated. The F.I.C. raised my sights, and I'd like to tell you how—

It is hard to grasp the significance of this profession at first, as far as the great opportunities it has to offer the underwriter who is willing to give it what it deserves, but it becomes quite obvious after you are associated with it for awhile. I entered this profession with faith—believing what others told me, and that faith has been strengthened by knowledge gained in part by the courses I took leading to the F.I.C. designation.

To use an old and perhaps trite statement, "Knowledge is Power," and I'd like to add, that power used wisely can do so much good. Yours and mine is a noble profession, and it is doing so much good in alleviating suffering where an untimely death takes the breadwinner away from a family. But we are doing an unkind act when we sell protection in the amount of $5,000 to a husband and father of a family, whose needs far exceed that amount, and, had it been properly presented, he would have purchased $10,000; or by making use of the many decreasing term riders and programming, a much greater amount of needed protection would have been placed.

Classify Your Prospect

Now, I don't advocate loading down some unsuspecting prospect with more insurance than he needs or can afford; to do so is poor business for both you and the prospect. Generally speaking, you should be able to classify your prospect, as far as income is concerned, during the first few minutes of an interview. Then you can figure that he should be able to use from five to ten percent of this income for his family's future welfare.

I should like to mention at this point, also, that "future welfare" is our main item of trade. The moment we lose sight of this and think in terms of some pet plan that our society issues, we will begin sliding backwards. It is true that we may wind up making a sale of some favorite plan, but that should happen only after it has been determined that this plan satisfies the need for "future welfare." To go a bit further, we should think primarily in terms of the "Family's Future Welfare." It is putting the cart before the horse, and a grave injustice to the prospect and his family, for an underwriter to sell income for retirement before adequately taking care of the immediate needs of his family. And, after all, if you have adequately taken care of his family's needs, the man has secured some retirement income. As we learned in our F.I.C. course, we must keep our dealings on a professional basis. We would not think very highly of a doctor who passed out aspirin tablets for every ailment that was brought before him. So, also, do clients lose their respect for the underwriter who peddles the same certificate for every need. It is easy, for instance, to get into the "Endowment at 65 rut" because it may appear a bit more tangible, but let me assure you, nothing is more tangible than food on the table of a bereaved family, or a roof over their heads, even if it were provided by just an ordinary life or term contract.

About a year ago, I was competing against an Endowment at 65 policy offered by a representative of a Commercial Company. The prospect was able to have about $5,000 of Endowment at 65 with the Commercial Company or $10,000 of our Whole Life Plan with not too much difference in premium. Fortunately, his decision was to take the Whole Life Plan I offered. I say fortunately, because just one month and three days later, he was killed in an automobile accident. Although it wasn't an exceptionally large amount, that extra $5,000 made it just a little easier for his widow to plan her future budget for bringing up their children. This made a deep impression on me regarding our product, "Family Future Welfare."

How to Sell Most Important to Us

To get our F.I.C. designation, it was required that we complete a prescribed course of study consisting of a Basic and Advanced Course in Fraternal Sales Training. In these courses we learned (1) the history of fraternalism, (2) how life insurance serves, (3) how life insurance operates, (4) the different life insurance contracts, and (5) how to sell life insurance. This last item, "How to sell life insurance," is the most important of these subjects to us, although, of course, in order to sell, we need to know the rest as well. As I studied these various items, in addition to accumulating knowledge, I developed a mental attitude toward life insurance. I began to see what a tremendous amount of good life insurance has done in the past for our country and for the individuals in it, and how much more good it will do as it continues to grow.

If I were to pick one item that I considered most important for an underwriter to have in order to sell insurance, I would pick mental attitude. Unfortunately, however, you can't change your mental attitude as you would turn a light switch off or on. It is something that has to be developed primarily through study, convictions, and the close association with life insurance and other underwriters who have this proper attitude. This attitude can be broken down roughly into three parts:

1. A firm appreciation for the benefits life insurance offers.
2. Loyalty to your own society.
3. Personal confidence and convictions.

The first of the three goes without elaboration. If I didn't believe in life insurance after completing the F.I.C. Courses, I should go to some other profession or job that I did believe in.

Loyalty to My Own Society

The second, loyalty to my own society, is equally important. I believe that I am representing the best life insurance organization in the United States or Canada. If I didn't honestly believe that, I would have to switch to some other society or company about which I could make that statement, for how else could I convince others to invest money in my association? And I would say to you, if you want to be a success, you must be convinced in your own mind that your society is the best—are you?

Thirdly, personal confidence and convictions: I must believe that if anyone can sell a prospect, I can. This belief can only come through confidence gained through knowledge.

When I look around at other life underwriters, fraternal and commercial, I see several categories; some are great successes, others are doing well, some are mediocre, and still others are barely making a living. As I look around, too, I notice one thing they all have in common, and that is their God given equipment to perform their work in life. They all have two arms, two legs, two eyes, two ears, a brain, and the ability to think, act, and talk. I must, therefore, conclude that the difference between success and failure is how this equipment is used. And the way it is used will be determined by their mental attitude.

How to Raise Your Sights

A word about setting your sights: It goes without saying that you can't just say, "I'm going to sell $1,000,000 of insurance," and do it just because you said so. Any appreciable change in your production will have to reflect some change in your work habits. If you have been consistently selling one-quarter million of insurance per year by making six calls a day, securing one interview per day and making an average of two sales per week, something will have to be changed if you want to sell one-half million. Using a direct ratio, conceivably, you should be able to do it by making twelve calls a day, securing two interviews per day, and selling, on the average, four contracts per week. That, in my opinion, would be the hard way. By doubling the average size of the contract sold, the same goal could be accomplished, with less effort.

Our F.I.C. Course told us how to do that. In brief, it could be done by better selection of prospects, never underestimating their ability to pay, and programming. I made the unpardonable mistake during the first month of my life insurance career of giving a prospect the opportunity of asking if I had something twice as large as I was showing him. That has never happened again, I assure you. Now before I suggest any amount of insurance, I have a pretty good idea of his needs, his earnings, and his ability to save.

An Obvious Answer

I'd like to ask you now—to how many people have you suggested a $25,000 contract during the past year? If the answer is none, how many could you expect to sell? That answer is obvious. **Don't be afraid to go for the bigger stuff.**

Ladies and gentlemen, if you haven't tried programming, I'd like to urge you to try it, and work hard at it for six months. After that you will automatically continue. By using it intelligently on prospects who can afford to pay for larger amounts of insurance, you can increase your production by a tremendous amount.

Finally, I would like to urge you to dust off your sales training textbooks and refer to them occasionally. I believe you would find that especially helpful at such times as it appears you are going into a slump. It isn't difficult to get carried away with specific plans, surplus schedules, and cash values. When this dangerous habit overtakes you, review the needs for life insurance as brought out in your textbooks. Review, also, the formula to success for the life underwriter; that is—that it takes a certain number of calls to get enough interviews which will, in turn, provide you with enough sales. Then set your sights accordingly.

Youth Leadership Awards

SEVENTY-THREE Lutheran young people planning to enter Lutheran colleges have been awarded youth leadership awards by Lutheran Brotherhood, fraternal life insurance society.

The awards total $10,950 and have been apportioned to various Lutheran bodies on the basis of number of insured members which each have in Lutheran Brotherhood's local branches.

The Evangelical Lutheran Church received 33 awards; the American Lutheran Church, 18; the United Lutheran Church in America, 14; the Augustana Lutheran Church, 8; the Lutheran Church-Missouri Synod, 3; the United Evangelical Lutheran Church, 2, and the American Evangelical Lutheran Church, the Lutheran Free Church, the Suomi Synod and the Church of the Lutheran Brethren, each 1.

The awards are based on outstanding achievement in Boy Scout, 4-H Club, Luther League or Walther League work. Also considered were scholastic and leadership abilities.

Selections were made on recommendations of synodical youth leaders.

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SOCIAL BENEFICIAL

Modern legal reserve Life Insurance and Retirement Income Policies

Relief and Fraternal Service Fund for aid to aged and needy members

Educational Loans available to young members

THE 1955 ANNUAL STATEMENT SHOWS:

Insurance in force	$78,441,895
Total membership	114,650
Assets	$30,455,081
Surplus and voluntary reserves	$ 7,782,300
Dividends apportioned in 1954	$ 188,704
Benefits paid since 1894	$25,263,987

Licensed in Twenty-One States.

Mrs. Edna E. Dugan, *National President* — Mrs. Clara B. Bender, *National Secretary*

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Specializing in Fraternal Work
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Seventy-nine years of real fraternal and life insurance service. CSO rates at 2½% interest assumption.

Field men and women wanted for Illinois, Missouri and Iowa. Salary and liberal commission. Apply

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What is YOUR PLAN?

- Life
- Endowment
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- Accident
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Maybe you have adequate protection. Facts show, however, that most women and girls do not.

The right combination of the above certificates will give you complete protection . . . PLUS a complete fraternal activity program!

Let experts advise you!

Supreme Forest WOODMEN CIRCLE

OMAHA, NEBRASKA

MRS. FLORENCE H. JENSEN, *National President* — MISS LOUISE PATRICK, *National Secretary*

In Our Sixty-Sixth Year

53 Million Dollars in Assets

Diamond Jubilee Convention

EVENTFUL DAYS in the 75-year-old history of the Catholic Knights of St. George began when the 18th biennial convention was opened in jubilee atmosphere on a Sunday morning in June with a Pontifical High Mass at St. Augustine's Church. The celebrant was His Excellency Most Reverend Bishop John F. Dearden, Bishop of Pittsburgh, who is also the Supreme Spiritual Advisor of the Order, and an impressive sermon was preached by Father Victor T. Suren, of St. Louis.

Business sessions opened at the Roosevelt Hotel, Pittsburgh, Sunday afternoon and were continued until the closing of the convention Tuesday noon.

Highlight of the convention was a jubilee banquet on Monday evening at which time the large group of delegates and visitors filled the ballroom of the hotel to overflowing. Greetings of welcome were extended by David L. Lawrence, Mayor of Pittsburgh. Principal speakers of the evening were Most Reverend Bishop Dearden and Attorney Robert C. Haberstroh, of Altoona. This was followed by music and entertainment which was greatly enjoyed by all present. Toastmaster on this occasion was Supreme President John Eibeck.

At the closing business session on Tuesday morning all present officers, with the exception of one trustee, were re-elected for the new two-year term.

One of the important matters of the convention was an amendment for the admission of women to the Order. The proposed amendment was defeated.

After the close of the convention the delegates and members of the Ladies Auxiliary, who convened in a biennial convention at the same time, enjoyed a bus trip to Wellsburg, W. Va., a distance of about 40 miles, where the Society maintains a Home for the Aged, which is a beautiful site of 600 acres overlooking the Ohio River. Here the delegates enjoyed an outdoor social gathering which was greatly enjoyed by all visitors.

Social Security Status

FROM the office of Foster F. Farrell comes a General Bulletin of the National Fraternal Congress of America on "Social Security Status of Full-Time Agents," as follows:

"Because the subject is of interest to several of our member-societies, the following information is furnished to you at the suggestion of the Law Committee:

"The Bureau of Old Age Survivors Insurance (Social Security) has ruled that if a full-time life insurance agent is in benefit status (ages 65 and 71, inclusive) he must add all anticipated renewals to his first year's commissions and count them as wages in the year of the sale of the contract. If actual renewals turn out to be less than the maximum anticipated renewals at the time of sale, adjustment may be made in later years to recover benefits which had been denied on account of the inclusion of anticipated renewals. In adopting this position, the Bureau rejected the request of the life insurance industry that only first year commissions be counted against benefits, with adjustments later made only as the renewal commissions are actually received.

"This ruling does not apply to part-time agents and their commissions are not counted until actually paid to the part-time agent."

A.O.U.W. of Washington Session

J. F. FOGARTY was re-elected Grand Master Workman of the Ancient Order United Workmen, Grand Lodge of Washington, at the 54th session this year held at Everett, Wash. Long a veteran in fraternal leadership, Mr. Fogarty continues full time as chief executive and editor of the A.O.U.W. Emblem, the Society's official publication. He is also a leader in the Washington State Fraternal Congress.

Grand Recorder J. L. McGeough announced his retirement, and it was announced he would be succeeded by Keith Yates at the home office in Seattle.

The Grand Lodge Constitution was amended to increase the age limit from 55 to 60 years.

The sum of $2,000 was allocated and made available for financing scholarships for members of the Order. The Grand Master Workman was authorized to appoint a committee of three who, subject to the approval of the Executive Committee, shall promulgate rules and establish and administer such a scholarship program.

The sum of $2,500 was allocated to provide for a polio emergency fund. The Executive Committee was authorized to distribute such fund, pursuant to such regulations and in amounts determined by the Committee, for the relief of members of the Order whose families may be stricken by this dread disease.

Besides Mr. Fogarty, officers elected include:

Past Grand Master Workman — A. W. Crawford, Everett, Wash.

Grand Foreman — Emma Thomsen, Arlington.

Grand Overseer — Dorothy Ward, Spokane.

Grand Guide — P. J. Cowling, Tacoma.

J. F. FOGARTY

Knights of Columbus Youth Activity

LUKE E. HART, Supreme Knight of the Knights of Columbus, announced recently at international headquarters in New Haven, Conn., that the leisure time program of Youth Activity, the Columbian Squires, sponsored by the Society, achieved new records with over 100 circles being instituted between July 1, 1955, and June 1, 1956. More circles of Columbian Squires were instituted in the year and eleven months since July 1, 1954, than in the first 13 years of the Columbian Squires operation and more than in any previous five year period.

"Through our insurance system," Mr. Hart said, "more than $115,000,000 has been paid to the widows and orphans of our deceased members and the insurance in force through the Knights of Columbus is at a record high with nearly $600,000,000 which will be paid to the widows and orphans of members now living, at the time of their death.

"The attainment of the goal of more than one million members will enable the Knights of Columbus to expand even further its program in behalf of the Catholic Church, communities, and our members," Mr. Hart said. "Our record over the years shows an endowment at the Catholic University of America in the sum of $500,000 for the education of graduate students; our First World War Program in which we disbursed more than $44,000,000 for men in service; establishment of a $1,000,000 educational trust fund for children of members killed in service or permanently disabled in World War II; establishment and maintenance, at the request of the Pope, of playgrounds for the Italian children in the City of Rome; microfilming of the precious documents at the Vatican Library and the vindication of the right of the Catholic Church to maintain its parochial school system."

How to Be a Better Life Insurance Salesman

EDWIN R. ERICKSON has written a book on "How To Be A Better Life Insurance Salesman." If anyone is qualified to write on that subject, Mr. Erickson certainly is.

As general agent for the John Hancock Mutual Life Insurance Company in Buffalo, he has rolled up astounding records. Since 1943 his agency has had annual production in all lines of over 30 million dollars of new business. For the past six years, the Erickson agency has led all John Hancock general agencies.

Mr. Erickson himself is a life and qualifying member of the Million Dollar Round Table, with an average personal production of two and a half million a year since 1943.

In the book, "How To Be A Better Life Insurance Salesman," the author sets down his philosophy of selling. He passes it on in the hope that other life insurance men and women may enjoy fuller and richer lives.

This is not a technical book although it contains many selling tips which can improve the sales performance of any life underwriter. It is instead an "attitude book" written to make a man proud of his vocation and aware that he can take from his business only in proportion to what he puts into it. The reader who will absorb Mr. Erickson's philosophy should indeed become a better life insurance salesman.

64 pages. Single copy, $.90; 2-9 copies, 87c each; 10-49, 83c each. Larger quantity prices are available on request. Order from Insurance Research & Review Service, 123 West North Street, Indianapolis 9, Ind.

Philadelphia Fraternals Meet

FRATERNAL benefit societies are concentrating their efforts on the insurance facets of the fraternal benefit system when they should be placing more emphasis on the advancement of brotherhood, love of country and assistance to their fellow men, according to Edward A. Linsky, Adjutant Emeritus of the Pennsylvania Department of the American Legion.

Speaking at a special Fraternal Week and Flag Day luncheon of the Philadelphia Fraternals at Kugler's Restaurant on June 11th, Mr. Linsky maintained that the fraternal societies must offer their membership "something beyond insurance policies if they are to achieve the recognition they deserve."

"America itself is a fraternity," Mr. Linsky said as he pointed out that approximately one out of every four persons in the United States is associated with either a fraternal society, veterans organization or social group seeking the common aims of security, brotherhood, fellowship and worship. As a result, he advised the fraternalists to place more stress on those aims in their programs and he maintained that if they did so, the insurance side of fraternalism would take care of itself.

As a special Flag Day feature of the luncheon, an American Flag was presented to members of Philadelphia Girl Scout Troop, No. 969. The presentation was made by John Morrow, of the Artisans, and the flag was accepted by Mrs. Helen Ricker, leader of the Troop, and Scout Judy Hindley.

Philadelphia Fraternals President Roy Dare, of the Jr. OUAM, acted as toastmaster and the invocation and benediction were given by James L. Wilmeth, Past President of the Pennsylvania Fraternal Congress. A soprano solo was given by Mrs. Mary Thomas with Mrs. Kay as accompanist. Both Mrs. Thomas and Mrs. Kay are employed in the Philadelphia office of the Jr. OUAM.

Workmen's Benefit Fund Elects

SIXTY THOUSAND members of the Workmen's Benefit Fund, residing in 27 states, voted in the recent election which chose Ernest F. Muck, of Brooklyn, New York, as President of the 72 year old fraternal insurance society. Mr. Muck, who has held that position for ten years, will serve for a four year term. He was unopposed in the election. Other officers chosen were Harold Mikela, First Vice-President; Leo Eulau, Second Vice-President; Jack Hengerson, National Secretary, and Paul Koch, National Treasurer.

Re-elected as Trustees were: Charles Clodi, Walter Creutzman, Paul Heineman, Emil Herzog, Herman Leuhrig, William Reach and Conrad Woelfel. New Trustees elected to serve for the four year term are: John Bausback, Leo Blankenstein, Ernest Brehm, Robert Hesterberg, Manfred Kohlhagen, Fred Penzias and Otto Taeger.

Special Effort for Bayley

JULY is the birthmonth of L. J. Bayley, Vice-President and Secretary of the Unity Life and Accident Insurance Association, and the field force is making a special effort to increase production. President E. R. Deming states the theme, "Make July, 1956, a Bayley Birthmonth which will outdo in life production any previous month in Unity history."

since 1878

"Go Glacier in '57!"

Qualified Maccabees agents will spend the week of June 17-23, 1957 at the luxurious Many Glacier Hotel in Glacier National Park, Montana. They will convene in that scenic spot for the 1957 Maccabees Sales Convention. The top Maccabees Producers will be accompanied by their wives . . . will have all their expenses paid. In the fraternal spirit which pervades The Maccabees, the agents will enjoy the recreational and sight-seeing opportunities the locale offers.

THE MACCABEES
—A LIFE INSURANCE SOCIETY
The Maccabees Building • Detroit 2, Michigan

Offices in principal cities of the United States and Canada

1886 - 70th Year - 1956

Protected Home Circle

SHARON, PENNSYLVANIA

Home Office Building

BENEFITS PAID OVER $57,000,000

A Legal Reserve Fraternal Insurance Society for Men, Women and Children

JOSEPH SPENCER
President

JOSEPH NELSON
Secretary

Degree Team Championship

CINCINNATI has been selected as the site for the Woodmen of the World national degree team championship August 18th, according to an announcement by E. E. "Blue" Howell, Commanding General of the Society's Uniform Rank.

The city was selected after a personal visit by General Howell. The competition will be held in the Netherland Hilton Hotel. Approximately 250 persons, including national officials of the Society, will attend.

Four teams will compete for trophies and the honor of exemplifying the ritualistic floor work of Woodcraft's Protection degree at the Society's national convention in 1957.

Competing are the degree teams comprising the officers and semi-military drill companies of Woodmen Camp, No. 302, Kannapolis, N.C.; Camp No. 16, Omaha, Neb.; Camp No. 875, Knoxville, Tenn., and Camp No. 66, Roanoke, Va.

An awards banquet will follow the competition. The teams, national officers and the judges will be guests at the Cincinnati-Milwaukee baseball game at Crosley Field the night of August 18th.

Biggest Month in L.B. History

MONTH OF MAY was momentous for the Lutheran Brotherhood. It was the month of the open house in the Society's new home office building, and the field force rolled up the biggest month in L. B. history with $13,488,034 in applications submitted. For the year through June insurance issued and paid for was 22.6% over the same period last year.

President Alan Brown Re-elected

AT the 22nd meeting of the Head Camp Session of the Woodmen of the World held at Feather River Inn, Blairsden, Cal., June 11, 12 and 13, President Alan Brown was unanimously re-elected President for another four-year term. He originally filled out the unexpired term of the late T. W. Midkiff, who passed away February 21, 1949, and was elected to the Presidency in June, 1952.

There was only one change in the Board of Directors. Vice-President Dan H. Miller of Denver, was elected to fill the vacancy caused by the resignation of Director L. R. Beam, who resigned after 20 years of service in that office, because of the pressure of personal business.

The Board now consists of John J. Cannon, San Francisco; C. A. Jones, Roseburg, Ore.; Cerfee J. Luis, Orcutt, Cal.; Ray E. Smith, Portland; Fred A. Taylor, Sacramento, Cal., and Dan H. Miller, Denver.

Other officers elected were Vice-President, George H. Denny, El Cerrito, Cal.; Head Escort, R. Austin Hall, Ogden, Utah; Head Watchman, Ivan R. Perkins, Green River, Wyo., and Head Sentry, A. E. Elfstrom, Seattle, Wash.

Arthur E. Barrett, Jr., was appointed General Counsel, and Dr. E. E. Taylor, Medical Director.

At the banquet on June 11th, Foster F. Farrell, Secretary-Treasurer-Manager of the National Fraternal Congress of America, was the main speaker. Mr. Farrell was accompanied by his wife.

The Committee on Legislation, which is a most important part of the Woodmen of the World official family, is always appointed by the President. The new Committee consists of Chairman Orville Beam, Denver; James H. McNeal, Boise, Idaho; Robert M. Sussman, Pendleton, Ore.; B. F. LaFord, Portland, Ore., and D. Paul Adams, Colorado Springs, Colo.

Fraternal Actuarial Meeting

JOHN GALL, of the Aid Association for Lutherans, who is Secretary of the Fraternal Actuarial Association, reviews the June meeting in Chicago of the Actuarial Association, as follows:

In his Presidential remarks, Mr. Samuel Eckler reviewed the social security measures in Canada and highlighted those areas where approaches differed from those followed in the United States.

Mr. Alan K. Peterson, Assistant Actuary of Lutheran Brotherhood, presented a paper on "Mortality Investigation of Lutheran Brotherhood." In it he described the method used in getting the mortality experience in the five year period 1949-1954. The study indicated a three year select period. Graduated ultimate mortality rates at ages 20, 35, 50, and 65 were .74, 1.60, 5.89, and 23.58 per 1000.

Mr. Henry F. Scheig, Assistant Actuary of Aid Association for Lutherans, in his paper "First Year Lapse Experience by Individual Agents" discussed the reasons for and the results of a refined lapse study made in his society.

Mr. Charles C. Dubuar, Chief Actuary of the New York Insurance Department, in his paper discussed the Uniform Fraternal Code for the organization and supervision of fraternal benefit societies approved by the National Association of Insurance Commissioners and the Amendments to the Fraternal Code of New York to become effective January 1, 1957. The principal changes in the two codes and the background and general philosophy which may have influenced the adoption of such changes were highlighted.

Mr. W. Rulon Williamson, Research Actuary, in his paper "A Matter of Life and Death" discussed "the survival of the individual in an increasingly collective handling of individual problems, the survival of a substantial area where his rights to decision go unchallenged."

Mr. Frank H. Lee, General Counsel and Actuary, Woman's Benefit Association, discussed Mr. Joseph P. Conte's paper "Abandoned Property Regulations and Practices Pertaining to Fraternal Insurance" presented at the last meeting.

Topics of current interest discussed informally included (1) Expenses (2) The Variable Annuity and Endowment, and (3) Bases for Premium Rates and Values.

Hungarian Reformed Federation

THE Hungarian Reformed Federation of America held its 25th convention in Ligonier, Pa., between May 28 and June 1, 1956. A double anniversary gave particular significance to the event. The Federation celebrated its 60th, and the "Bethlen Home" maintained for orphans and old peoples its 35th anniversary.

The delegates who gathered from 13 states passed many important resolutions and elected the following new officers: Very Reverend George E. K. Borshy, President; Rev. Joseph Kecskemethy, Secretary; Mr. Emery Kiraly, Treasurer, and Mr. L. Laszlo Eszenyi, Auditor. The new officers will take office on March 15, 1957.

From that date on the Supreme Council will consist of the following members: Right Reverend Alexander Daroczy, First Vice-President; Right Reverend Zoltan Beky, Second Vice-President; Mr. Joseph Molnar, Very Rev. Louis Nagy, Mr. Sigmund Palagyi, Rev. Bert Sathmary, Mr. Stephen Syposs, Dr. Stephen Szabo, Mr. William Szuch, Mr. Geza Vespremi, Committee members.

How to Reach Mr. Farrell

A GENERAL BULLETIN from the Headquarters Office of the N.F.C.A. states:

"Your mail addressed to this office which does not contain a zone number is being delayed. We suggest that in writing us you show our address as follows:

"National Fraternal Congress of America, 35 East Wacker Drive, Suite 932, Chicago 1, Ill.

"The Headquarters Office telephone number has been changed to STate 2-3446. In calling us, use of this number will facilitate the call.

"In response to requests from several societies who have wanted to reach me after hours or on holidays, I am pleased to list herewith my home address and telephone number: 17414 Holmes Avenue, Hazel Crest, Illinois—and my home telephone number is HOMEWOOD 2316."

(Signed cordially by Foster F. Farrell.)

Ancient Order United Workmen

Grand Lodge of Washington

SEATTLE, WASHINGTON

Organized 1879

Territory, Washington and Oregon; opening for an experienced field worker to develop and supervise a field force.

KEITH YATES
Grand Recorder

J. F. FOGARTY
Grand Master Workman

Ladies Catholic Benevolent Association

Legal Reserve Life Insurance For Women and Children

Endowment at Age 85; 20 Payment Endowment at Age 85; 20 Year Endowment; Endowment at Age 60; With Options. All Forms of Juvenile Insurance.

ASSETS . . . . . OVER 32 MILLION DOLLARS
BENEFITS PAID . . OVER 71 MILLION DOLLARS

66 Years of Success

MISS KATHERINE STANTON
Supreme President

MISS BERTHA M. LEAVY
Supreme Recorder

305 West Sixth St., Erie, Pa.

Workmen's Benefit Fund

Health and Life Insurance since 1884

National Office
714 Seneca Avenue, Brooklyn 27, N. Y.

M. W. A. Junior Projects

[Written by Mrs. Vivian Watkins, Director of Junior Activities, for The Trail Blazer, official agency publication of the Society.]

THE NINTH annual Civic Oration contest sponsored by Modern Woodmen has been brought to a successful conclusion with the close of the school year. One hundred and fifty-two schools throughout the country made the contest a part of their 1956 program. Minnesota, with sixteen schools participating, led all other states in the number of schools entered. Oklahoma had fourteen schools registered and Western Missouri and Southern Illinois tied with eleven.

Representative comments made by teachers, principals and superintendents were:

"The Civic Oration Contest is fine for any school. Many participants gain much needed experience in public speaking."

"The entire high school takes a keen interest in this event each year. We use this contest in the English departments. We thank you for your interest in our boys and girls."

"The speaking is improving every year. Forty-five students participated this year. Fourteen went into the finals. The teachers are very well pleased with the programs."

"This is a very worthwhile project. Even the losers admit they were part winners because they know the library much better. I'm all for it."

A State Manager who witnessed the finals of a contest in which seventeen boys and girls competed before an audience of between 300 and 400 people said:

"The affair was a big success and the finest public relations one could want. If any community had it for three years in a row, their public relations would be set on a very high level for Modern Woodmen."

Each year sees an ever-increasing number of Modern Woodmen Junior Clubs on the march in local parades with either a marching unit or float.

Junior units were represented in Memorial day parades in many sections of the country this past month. Modern Woodmen Juniors wearing parade caps and carrying American flags and a Woodmen banner made colorful addition to parades in the following locations: Melbourne, Ark.; Lewistown, Me.; West Lebanon, N. H.; Burlington, O.; Hayesville, O.; Montpelier, O.; Richmond, Va.; Hartford, Vt., and Loretta, Wis.

Reservations for future parade participation indicates a busy season. Parade packages will be in demand.

Modern Woodmen fair booths are being set up at local and county fairs. Early registrations were received for fairs in Bedford, Ind., Plattsmouth, Neb., Bermick, Pa., and Jewett, O. Though the peak of the county fair season is still several weeks in the future, it is anticipated that Modern Woodmen booths this year will far surpass the number entered in last year's events. New decorative material for booths should make them more attractive, and the newly designed white and red caps designed for children should be very desirable souvenirs.

Insurance With a Heart

[The following is submitted by the Public Relations Committee of the National Fraternal Congress of America.]

THE Fraternal Benefit Societies, numbering nearly two hundred in Canada and the United States, are much more than giant financial institutions. They are, in fact and foremost, friendly, charitable, humane organizations.

In their original conception in this country, about one hundred years ago, they were instituted for the mutual aid and help of their members in times of need, distress or sorrow.

Throughout all of the intervening years, they have remained true to that original concept and over and above meeting their contractual obligations as represented by their life benefit certificates, they have either directly or through their local members visited the sick and afflicted; nursed the ill and provided homes for their aged and indigent members, buried their dead and kept green their memories.

They, too, have furnished aid to their members suffering casualties in various ways from the elements and likewise they have rejoiced in the happiness of their members in their various phases of success and achievement.

As a result of their social activities through the instrumentality of their local lodges, they have developed lifelong friendships which otherwise would never have been made.

So, too, through such activities they have helped to create a civic patriotic mindedness in their community and as a result of their junior activities, they have helped the school, the church and the home to train their youth to become worthy citizens.

These are but some of the things that the Fraternal Benefit Societies have done for the welfare and happiness of our people. These are all in addition to the building of a greater America through the investment of their funds and providing the very finest and most modern types of life and sick and accident insurance for their members.

Truly, the protection so furnished by the Fraternal Benefit Societies is "Insurance With A Heart."

Received Award Fifth Time

HERBERT J. BUDNICK, 25 Westchester Square, New York City, General Agent for The Maccabees, has been presented with the National Quality Award for the fifth consecutive year. This award, given annually by the Life Insurance Agency Management Association, is in recognition of quality life underwriting service to the public.

Associated with The Maccabees for nine years, Mr. Budnick has been a District Manager in the New York Metropolitan Office for the past five years and has been a member of the Production Club for eight years. As such, he has attended the Society's regional and international sales conferences as a top producer.

Western New York Manager

EMMA C. FOCHT, Rochester, N. Y., has been appointed Western New York State Field Director of the Woman's Benefit Association by Supreme President Agnes E. Koob.

Mrs. Focht has been a steady producer for many years, leading the field force as district manager, and her loyalty to the Association has endured.

Outstanding Service Since 1903

THE

Unity Life and Accident Insurance Association

SYRACUSE, NEW YORK

RECORD OF OUR PROGRESS

	Total Assets	Insurance in Force
1908	2,168.84	154,682.00
1913	1,358.91	253,434.00
1918	2,714.05	658,171.00
1923	45,070.56	1,953,030.00
1928	358,056.91	5,814,960.00
1933	464,720.69	6,008,788.00
1938	1,196,303.13	24,519,595.00
1943	3,023,604.74	48,015,125.00
1948	7,442,674.67	86,992,719.00
1953	14,234,149.20	134,206,652.00
1955	18,301,591.52	146,384,418.00

Good Territory, Open to Ambitious Field Men. Licensed in Illinois, Indiana, New Jersey, New York, Ohio, West Virginia and Pennsylvania

E. R. DEMING, President

L. J. BAYLEY, Vice-President and Secretary

"HERE'S HOW I SOLD MY MILLION"

You'd enjoy comparing notes with these Modern Woodmen Agents, each of whom sold over a million in 1955: R. S. Bacher, Elmwood, Illinois (his second consecutive million-dollar year); Dean E. Kelly, Alpha, Illinois (scoring in his fourth year with Modern Woodmen—his second as a District Manager); Fran Ortman, Rock Island, Illinois (who also topped a million for the second time). These men are typical of our capable field force which together made 1955 our best year in a quarter of a century.

The same opportunity—the same continuous training—the same sales aids used so successfully by these men can be yours, too—as a Modern Woodmen Agent.

MODERN WOODMEN OF AMERICA

"Life Insurance since 1883"

Home Office — Rock Island, Illinois

Aid Association for Lutherans

MEMORANDUM

to: our friends in the industry

From the office of the President

On May 10 we issued the certificate which made us the first fraternal society to attain $1,000,000,000 of legal reserve life insurance in force. This memorable event will be highlighted during our Chicago sales conference; July 14-19, via newspapers, radio and the Saturday Evening Post.

LeRoy G. Stohlman

LeRoy G. Stohlman

UNIVERSITY MICROFILMS
313 N. FIRST ST.
ANN ARBOR, MICH.

NOW IN 1956...

Lutheran Brotherhood makes available **131** *scholarships*

...TO LUTHERAN HIGH SCHOOL, COLLEGE AND SEMINARY STUDENTS

74 scholarships of $150 each to high school graduates.	**12** scholarships of $1000 each to seminary graduates.
45 scholarships of $300 each to college juniors.	This Educational Scholarship Program is one of the benevolences maintained by LUTHERAN BROTHERHOOD in its continuing effort *"to aid the Lutheran Church."*

ANOTHER LIVING BENEFIT PROVIDED BY

Lutheran Brotherhood

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LIVING BENEFITS FOR LUTHERANS THROUGH LIFE INSURANCE